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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on	Shauneese		
	your government-issued picture identification (for	First name	First name	
	example, your driver's	L		
	license or passport).	Middle name	Middle name	
	Bring your picture identification to your meeting with the trustee.	Webb		
		Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years	,		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer	xxx-xx-6512		
	Identification number (ITIN)			

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Debtor 1 Shauneese L Webb

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		464 N Austin Blvd, Apt 502 Oak Park, IL 60302				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Shauneese L Webb

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	☐ Cha	,,	go to the top of page 1 and of	JOOK WIE	appropriate box.		
		☐ Cha	•					
		☐ Cha	•					
		_	pter 13					
8.	How you will pay the fee	al oı	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for mo about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or cap re-printed address.					h, cashier's check, or money
				the fee in installments. If you in Installments (Official Form		se this option, sign	and attach the Applic	cation for Individuals to Pay
			•	t my fee be waived (You may	,	t this option only if	you are filing for Cha	pter 7. By law, a judge may,
				uired to, waive your fee, and no your family size and you are				
				cation to Have the Chapter 7 F				
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.						
	iast o years:	— 165.		ND IL Ch 13 dismissed				
			District	9/7/16	When	12/17/15	Case number	15-42478
			District	ND IL Ch 13 dismissed	When	3/08/13	Case number	13-09119
			District		When		Case number	
40	Are only bentiminter							
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to	you
			District		When		Case number, if	known
			Debtor				Relationship to	/ou
			District		When		Case number, if	known
11.	Do you rent your	■ No.	Go to li	ne 12.				
	residence?	☐ Yes.	Has yo	ur landlord obtained an eviction	n judgm	ent against you?		
				N 0 1 " 10				
				No. Go to line 12.				

Debtor 1 Shauneese L Webb

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Case number (if known)

art	3: Report About Any Bu	sinesses `	You Own	a Sole Proprietor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	rt 4.				
		☐ Yes.	Name	nd location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	Street, City, State & ZIP Code				
	it to this petition.		Check	ne appropriate box to describe your business:				
				lealth Care Business (as defined in 11 U.S.C. §	101(27A))			
				Single Asset Real Estate (as defined in 11 U.S.C	§ 101(51B))			
				Stockbroker (as defined in 11 U.S.C. § 101(53A))				
				Commodity Broker (as defined in 11 U.S.C. § 10	(6))			
				lone of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriatines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement tions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedu U.S.C. 1116(1)(B).					
	For a definition of small	No.	I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am f	g under Chapter 11 and I am a small business o	ebtor according to the definition in the Bankruptcy Code.			
art	Report if You Own or	Have Any	Hazardo	Property or Any Property That Needs Immed	ista Attention			
	· · ·		Tiazai do	Troperty of Any Property That Needs infined	ate Atention			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			e attention is ny is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	ne property?				
				Number, Street, City, State & Zip C	code			

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Debtor 1 Shauneese L Webb

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 57 Case number (if known) Shauneese L Webb Debtor 1 Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Do you estimate that ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1.000-5.000 1** 25.001-50.000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Shauneese L Webb Signature of Debtor 2 Shauneese L Webb Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on

May 29, 2018

MM / DD / YYYY

Debtor 1 Shauneese L Webb

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Edwin	L Feld	Date	May 29, 2018	
Signature of	f Attorney for Debtor		MM / DD / YYYY	
	eld 6188070			
Printed name				
Edwin L F	eld & Associates, LLC			
Firm name				
1 N LaSall	le Street			
Suite 1225	5			
Chicago, I	L 60602			
Number, Street,	City, State & ZIP Code			
Contact phone	312-263-2100	Email address		
6188070 IL	L			
Bar number & S	tate			

Page 8 of 57 Document Fill in this information to identify your case: Debtor 1 Shauneese L Webb First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 1,700.00 1c. Copy line 63, Total of all property on Schedule A/B..... 1,700.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 0.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... 65,741.00 Your total liabilities Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 2,190.00 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 2.040.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? □ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 2,000.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 18-15392 Doc 1 Filed 05/29/18 Entered 05/29/18 13:45:15 Desc Main Page 10 of 57 Document Fill in this information to identify your case and this filing: Debtor 1 Shauneese L Webb First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No □ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe.....

Furnishings

\$600.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

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Case number (if known) Document Debtor 1 Shauneese L Webb \$300.00 TV 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothing (not marketable) Unknown 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$50.00 Jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$950.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

Yes.....

Cash

\$50.00

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D	ebtor 1	Shauneese L We	ebb	Boodinent	Case number (if known)	
17	Examp			al accounts; certificates counts with the same in:	of deposit; shares in credit unions, brokerage stitution, list each.	houses, and other similar
	□ No			la atituti a a		
	Yes			Institution r	name:	
		4-	7 4	Chacking	- Bank of America; 2 accts at Chase	\$200.00
			7.1. 	Olieckilig	J - Barik Of America, 2 accts at Offase	Ψ200.00
18		, mutual funds, or pu bles: Bond funds, inve		cks vith brokerage firms, mo	ney market accounts	
	■ No		la a Chathan and			
	☐ Yes		Institution or i	ssuer name:		
19	and joi	iblicly traded stock a int venture	and interests in i	ncorporated and uninc	orporated businesses, including an intere	st in an LLC, partnership,
	■ No	Civo aposifia informa	ition about them			
	□ res.	Give specific informa	Name of entity:		% of ownership:	
20	Negotia	<i>able instrument</i> s inclu	ide personal check	ks, cashiers' checks, pro	negotiable instruments omissory notes, and money orders. by signing or delivering them.	
	_	Give specific information	tion about them			
			Issuer name:			
21	Examp □ No	nent or pension accoles: Interests in IRA,	ERISA, Keogh, 40	01(k), 403(b), thrift saving	gs accounts, or other pension or profit-sharing	y plans
			pe of account:	Institution r	name:	
				401K Pla	n	Unknown
_						
22	Your sl Examp		posits you have m		ntinue service or use from a company ectric, gas, water), telecommunications compa	nies, or others
	□ No ■ Yes			Institution r	name or individual:	
	_ 100.	••••••				
				Security	deposit w/landlord	\$500.00
23	■ No				or life or for a number of years)	
	☐ Yes	lssuer	name and descrip	tion.		
24	26 U.S.0	s in an education IR C. §§ 530(b)(1), 529A			ogram, or under a qualified state tuition pr	ogram.
	■ No □ Yes	Institut	ion name and des	cription. Separately file t	he records of any interests.11 U.S.C. § 521(c)):
c-				, ,	, , ,	
25	Trusts, ■ No	equitable or future	interests in prop	erty (other than anythir	ng listed in line 1), and rights or powers ex	ercisable for your benefit
		Give specific informa	ation about them			
26	Patents	s, copyrights, traden	narks, trade secr	ets, and other intellect proceeds from royalties	ual property and licensing agreements	
	■ No					
	Yes.	Give specific informa	ition about them			

		Case 18-15392	Doc 1			Desc Main			
De	ebtor 1	Shauneese L Webb		Document	Page 13 of 57 Case number (if known)				
27.	Examp ■ No		usive licenses		n holdings, liquor licenses, professional licen	ses			
	⊔ Yes.	Give specific information	about them						
M	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.			
28.	. Tax ref ■ No	unds owed to you							
	☐ Yes.	Give specific information a	about them, in	cluding whether you alre	eady filed the returns and the tax years				
29.	Examp	support oles: Past due or lump sun Give specific information		usal support, child supp	ort, maintenance, divorce settlement, propert	ry settlement			
30.		amounts someone owes bles: Unpaid wages, disabi benefits; unpaid loan	lity insurance		nefits, sick pay, vacation pay, workers' compe	ensation, Social Security			
	☐ Yes.	Give specific information.							
31.		Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No							
	■ Yes.	Name the insurance comp Cor	pany of each p npany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:			
		Ter	m policy			\$0.00			
32.	If you a someo	terest in property that is are the beneficiary of a living has died. Give specific information.	ng trust, expe	someone who has die t proceeds from a life in	ed nsurance policy, or are currently entitled to red	ceive property because			
33.	Examp ■ No	against third parties, wholes: Accidents, employments. Describe each claim	ent disputes, in		nit or made a demand for payment s to sue				
34.	Other o	contingent and unliquida	ited claims of	every nature, includir	ng counterclaims of the debtor and rights t	to set off claims			
	☐ Yes.	Describe each claim							
35.	■ No	ancial assets you did no	•						
36	6. Add t	•	our entries fr		ny entries for pages you have attached	\$750.00			
Pa					n. List any real estate in Part 1.	ψ1 30.00			

Official Form 106A/B Schedule A/B: Property page 4

No. Go to Part 6.

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Case number (if known) Document Debtor 1 Shauneese L Webb ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$950.00 Part 4: Total financial assets, line 36 \$750.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00

\$1,700.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$1,700.00

\$1,700.00

			.III	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Shauneese L We	bb		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

On a sifing larger that all any assessment and

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	dentify the	Property You	Claim as	Exempt
---------	-------------	---------------------	----------	--------

Daief description of the manager, and line on

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	portion you own	Ame	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Furnishings Line from Schedule A/B: 6.1	\$600.00	-	\$600.00	735 ILCS 5/12-1001(b)
Life from Schedule Arb. V.1			100% of fair market value, up to any applicable statutory limit	
TV Line from Schedule A/B: 7.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Life from Schedule PAB. 1.1			100% of fair market value, up to any applicable statutory limit	
Clothing (not marketable) Line from Schedule A/B: 11.1	Unknown		100%	735 ILCS 5/12-1001(a)
Life from Schedule AVB. 1111			100% of fair market value, up to any applicable statutory limit	
Jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Life from Schedule PVB. 12.1			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

Brief description of the property an Schedule A/B that lists this propert		Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
401K Plan Line from Schedule A/B: 21.1	Unknown	■ 100% 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Security deposit w/landlord Line from Schedule A/B: 22.1	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Term policy Line from Schedule A/B: 31.1	\$0.00	■ 100% 100% of fair market value, up to any applicable statutory limit	215 ILCS 5/238
(Subject to adjustment on 4/01/1 ■ No	, ,	r5? ases filed on or after the date of adjustm rithin 1,215 days before you filed this cas	,

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Shauneese L Wel	bb			
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Document Page 18 of 57 Fill in this information to identify your case: Debtor 1 Shauneese L Webb Middle Name First Name Last Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 AT&T Last 4 digits of account number \$334.00 Nonpriority Creditor's Name PO Box 6416 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Services

Best Case Bankruptcy

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Debtor 1 Shauneese L Webb Case number (if know) 4.2 Bank of America Last 4 digits of account number \$362.00 Nonpriority Creditor's Name PO Box 851001 When was the debt incurred? Dallas, TX 75285 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.3 **Barnes Auto Group** Last 4 digits of account number Unknown Nonpriority Creditor's Name 2125 N. Cicero When was the debt incurred? Chicago, IL 60635 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Deficiency ☐ Yes 4.4 **Capital One Auto Finance** Last 4 digits of account number \$14,000.00 Nonpriority Creditor's Name When was the debt incurred? 3905 Dallas Parkway Plano, TX 75093 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Deficiency ☐ Yes

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Debtor 1 Shauneese L Webb Case number (if know) 4.5 Chgo Dept of Finance Last 4 digits of account number \$9,820.00 Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Fines 4.6 **Christopher Lawrence** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 217 N Laramie Ave, Bsmt When was the debt incurred? Chicago, IL 60644 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Purpose Only** Other. Specify 4.7 **Chrysler Capital** Last 4 digits of account number \$13,016.00 Nonpriority Creditor's Name PO Box 961275 When was the debt incurred? Fort Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Deficiency ☐ Yes

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Debtor 1 Shauneese L Webb Case number (if know) \$7.000.00 4.8 Comcast Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 3001 When was the debt incurred? Southeastern, PA 19398-3002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Services ☐ Yes 4.9 Comed Last 4 digits of account number \$229.00 Nonpriority Creditor's Name PO Box 6111 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Utility Service ☐ Yes 4.10 **Family Auto Group** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 2014 N Cicero Ave When was the debt incurred? Chicago, IL 60639 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Purpose Only ☐ Yes

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Debtor 1 Shauneese L Webb Case number (if know) 4.11 **IL Tollway** Last 4 digits of account number \$2.689.00 Nonpriority Creditor's Name PO Box 5544 When was the debt incurred? Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Fines 4.12 Jefferson Capital Systems, LLC Last 4 digits of account number \$1,343.00 Nonpriority Creditor's Name 16 McLeland Rd. When was the debt incurred? Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Factoring Company ☐ Yes Ledford Wu et al 4.13 Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 105 W Madison St, 23rd Floor When was the debt incurred? Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Purpose Only ☐ Yes

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Debtor 1 Shauneese L Webb Case number (if know) 4.14 **Louis Joliet Apartments** Last 4 digits of account number Unknown Nonpriority Creditor's Name 22 E Clinton St When was the debt incurred? Joliet, IL 60432 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Prior landlord ☐ Yes 4.15 **Peoples Gas** Last 4 digits of account number \$4,636.00 Nonpriority Creditor's Name 130 E. Randolph When was the debt incurred? Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Utility Service ☐ Yes 4.16 **Porania** Last 4 digits of account number \$2,129.00 Nonpriority Creditor's Name When was the debt incurred? c/o Biltmore Asset Mgmt 24500 Center Ridge Rd, Suite 472 Westlake, OH 44145 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Factoring Company ☐ Yes

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Debtor 1 Shauneese L Webb Case number (if know) 4.17 **RBS Citizens NA** Last 4 digits of account number Unknown Nonpriority Creditor's Name 480 Jefferson Blvd When was the debt incurred? Warwick, RI 02886 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Services ☐ Yes 4.18 Secretary of State Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Safety Responsibility Section When was the debt incurred? 2701 S. Dirksen Parkway Springfield, IL 62723 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Purpose Only ☐ Yes 4.19 Last 4 digits of account number \$434.00 **Sprint** Nonpriority Creditor's Name When was the debt incurred? PO Box 4191 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Services Other. Specify

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Debtor 1 Shauneese L Webb Case number (if know) 4.20 Stahulak & Assoc Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 53 W Jackson Blvd, Suite 652 When was the debt incurred? Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Purpose Only ☐ Yes 4.21 State of Michigan Last 4 digits of account number \$175.00 Nonpriority Creditor's Name 811 Port St When was the debt incurred? Saint Joseph, MI 49085 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Fines Other. Specify 4.22 **T Mobile** Last 4 digits of account number \$500.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 742596 Cincinnati, OH 45274 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Services

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Debtor 1 Shauneese L Webb Case number (if know) 4.23 **US Cellular** Last 4 digits of account number Unknown Nonpriority Creditor's Name **Dept 0203** When was the debt incurred? Palatine, IL 60055 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Services ☐ Yes 4.24 **Verizon Wireless** Last 4 digits of account number Unknown Nonpriority Creditor's Name PO Box 26055 When was the debt incurred? Minneapolis, MN 55426 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Services Other. Specify 4.25 Village of Oak Park Last 4 digits of account number \$70.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 4563 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Fines

Document Page 27 of 57 Debtor 1 Shauneese L Webb Case number (if know) 4.26 WJ Management Last 4 digits of account number \$9.004.00 Nonpriority Creditor's Name c/o Keynote Consulting When was the debt incurred? 220 W Campus Drive, Suite 102 Arlington Heights, IL 60004 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Prior landlord ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **American InfoSource** Line 4.22 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 248848 Part 2: Creditors with Nonpriority Unsecured Claims Oklahoma City, OK 73124-8848 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **CBE Group** Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1309 Technology Pkwy ■ Part 2: Creditors with Nonpriority Unsecured Claims Cedar Falls, IA 50613 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Contract Callers inc** Line 4.15 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 2207 Part 2: Creditors with Nonpriority Unsecured Claims Augusta, GA 30903 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **CPA** Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 13355 Noel Rd. Suite 2100 Part 2: Creditors with Nonpriority Unsecured Claims Dallas, TX 75240 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Credit Management LP** Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 4200 International Pkwy ■ Part 2: Creditors with Nonpriority Unsecured Claims Carrollton, TX 75007 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Enhanced Recovery Co** Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 57547 Part 2: Creditors with Nonpriority Unsecured Claims Jacksonville, FL 32241 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor?

Official Form 106 E/F

Name and Address

IC Systems Inc

H E Stark Agency

Madison, WI 53744

PO Box 45710

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.14** of (*Check one*):

Line 4.9 of (Check one):

Last 4 digits of account number

☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

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Debtor 1 Shauneese L Webb Case number (if know) PO Box 64378 ■ Part 2: Creditors with Nonpriority Unsecured Claims St Paul, MN 55164 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Stellar Recovery Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 48370 ■ Part 2: Creditors with Nonpriority Unsecured Claims Jacksonville, FL 32247 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Valentine & Kebartas, Inc. Line 4.23 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 325 ■ Part 2: Creditors with Nonpriority Unsecured Claims Lawrence, MA 01842

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	6b.	Taxon and cartain other debts you awa the government	6b.	•	0.00
IIOIII Fait I		Taxes and certain other debts you owe the government		\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	65,741.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	65,741.00

Last 4 digits of account number

			1 HUC ES (1) (1)	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Shauneese L Wel	bb		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Lantana Apts 6501 W Charleston Blvd Las Vegas, NV 89146	1 yr+ lease effective 6/15/18 - Mother to pay for Debtor's rent

Fill in this i	nformation to identify your	Document case:	Page 30 of	57	
Debtor 1	Shauneese L Wel	bb			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	j) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case number	er			Γ	☐ Check if this is an amended filing
	Form 106H ule H: Your Cod	ehtors			12/15
<u> </u>	410 11: 10di 00d	001010			12/13
eople are f ill it out, an our name a	iling together, both are equ d number the entries in the and case number (if known)		g correct informatio Additional Page to	on. If more space is needed, this page. On the top of any	copy the Additional Page,
1. Do ye	ou have any codebtors? (If y	you are filing a joint case, do n	ot list either spouse a	s a codebtor.	
■ No □ Yes					
		ı lived in a community prope Nevada, New Mexico, Puerto			and territories include
■ No. 0	Go to line 3.				
☐ Yes.	Did your spouse, former spou	use, or legal equivalent live wit	h you at the time?		
in line 2 Form 1	2 again as a codebtor only i	ors. Do not include your spo f that person is a guarantor of Form 106E/F), or Schedule	or cosigner. Make sı	ure you have listed the cred	itor on Schedule D (Officia
	olumn 1: Your codebtor ame, Number, Street, City, State and ZI	P Code		Column 2: The creditor to Check all schedules that a	whom you owe the debt pply:
3.1				☐ Schedule D, line	
N:	ame			☐ Schedule E/F, line ☐ Schedule G, line ☐	
	umber Street ity	State	ZIP Code		
3.2				☐ Schedule D, line	
N	ame			☐ Schedule E/F, line ☐ Schedule G, line	
N	umher Street				

State

City

ZIP Code

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Fill	in this information to identify your	case:								
Del	otor 1 Shauneese	L Webb								
	otor 2				_					
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS		_					
(If kr	se number fficial Form 106l		-			□ A □ A 1	3 income	ed filing ent showin as of the f	ng postpetition ollowing date:	
	chedule I: Your Inc	ome				IV	1M / DD/ \	7 Y Y Y		12/15
sup spo atta	plying correct information. If you use. If you are separated and you have separated and you have separated sheet to this form The describe Employment by the complexity of th	u are married and not fili ur spouse is not filing w . On the top of any addit	ing jointly, and your rith you, do not inclu	spouse ude infor	is li mat	ving with ion abou	n you, inc It your sp	lude infor ouse. If m	mation abou ore space is	t your needed,
١.	information.		Debtor 1				Debtor 2	2 or non-fi	iling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Empl	oyed mployed		
	employers.	Occupation	Warehouse							
	Include part-time, seasonal, or self-employed work.	Employer's name	Target							
	Occupation may include student or homemaker, if it applies.	Employer's address	PO Box 9315 Minneapolis, M	N 55440)					
		How long employed t	here? Since (October	, 20	17	_			
Par	t 2: Give Details About Mo	onthly Income								
spou	mate monthly income as of the use unless you are separated. u or your non-filing spouse have n	date you file this form. If		·				·	·	-
mor	e space, attach a separate sheet t	o this form.				For Del	btor 1		btor 2 or	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	1	,910.00	\$	N/A	
3.	Estimate and list monthly ove	rtime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	1,9	10.00	\$	N/A	

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Debt	or 1	Shauneese L Webb	_		Case number	(if kr	own)				
	Cop	y line 4 here	4.		For Debtor		0.00		Debtor		
5.	l ict	all payroll deductions:			·,			_			<u> </u>
3.	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	56 50 50 50 56 56 51	o. c. d. e.	\$ \$ \$ \$ \$ \$	(3.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ _ \$ _ \$ _ \$ _ \$ _ + \$ _		N/A N/A N/A N/A N/A N/A	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	253	3.00	\$_		N/A	<u>\</u>
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$1,	657	7.00	\$_		N/A	<u>\</u>
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify: Tax refund prorated Part-time stylist anticipated avge	86 86 e 8f	o. c. d. e.	\$ \$ \$ \$ \$	() () () () () () () () ()	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$_ \$_ \$_ \$_ \$_		N/A N/A N/A N/A N/A N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	533	3.00	\$_		N/	Ά.
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	2,190.0	00	+ \$_		N/A	= \$ _	2,190.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in <i>Schedule</i> ade contributions from an unmarried partner, members of your household, you refriends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r dep					-	Schedu	le J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The relet that amount on the Summary of Schedules and Statistical Summary of Certaines							e. 12.	\$ Comb	
13.		you expect an increase or decrease within the year after you file this form	1?							month	lly income
		Yes. Explain:									

Official Form 106I Schedule I: Your Income page 2

Fill i	n this information to identify y	our case:					
Debte	or 1 Shauneese	L Webb				k if this is: An amended filing	
Debte (Spo	or 2 use, if filing)						wing postpetition chapter the following date:
Unite	ed States Bankruptcy Court for the	: NORTHE	ERN DISTRICT OF ILLIN	OIS	<u></u>	MM / DD / YYYY	
Case (If kn	e number own)						
	ficial Form 106J						
Be a	chedule J: Your as complete and accurate as rmation. If more space is no nber (if known). Answer eve	s possible. I	If two married people ar th another sheet to this				
Part 1.	1: Describe Your House Is this a joint case?	ehold					
	■ No. Go to line 2. □ Yes. Does Debtor 2 live □ No □ Yes. Debtor 2 mu	•	te household? Il Form 106J-2, <i>Expenses</i>	s for Separate Hous	<i>ehold</i> of Debt	or 2.	
2.	Do you have dependents?	□ No					
	Do not list Debtor 1 and Debtor 2.	V A C	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the dependents names.			Son		11	☐ No ■ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No
3.	Do your expenses include expenses of people other yourself and your depende		•				☐ Yes
expe	2: Estimate Your Ongo mate your expenses as of yenses as of a date after the licable date.	our bankruj	ptcy filing date unless y				
the	ude expenses paid for with value of such assistance ar icial Form 106l.)					Your expe	enses
4.	The rental or home owners payments and any rent for the			nclude first mortgag	je 4. \$		0.00
	If not included in line 4:						
	 4a. Real estate taxes 4b. Property, homeowner 4c. Home maintenance, r 4d. Homeowner's associa 	epair, and up	okeep expenses ominium dues		4a. \$ 4b. \$ 4c. \$ 4d. \$		0.00 0.00 0.00 0.00

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Debto	or 1	Shaunee	ese L Webb	Case number (if l	known)
6. l	Utiliti	ies.			
_	6a.		, heat, natural gas	6a. \$	265.00
	6b.		wer, garbage collection	6b. \$	0.00
	6c.	-	e, cell phone, Internet, satellite, and cable services	6c. \$	120.00
	6d.	Other. Sp		6d. \$	0.00
			ekeeping supplies	7. \$	675.00
			children's education costs	8. \$	65.00
			Iry, and dry cleaning	9. \$	95.00
		_	products and services	10. \$	150.00
			ental expenses	11. \$	120.00
			Include gas, maintenance, bus or train fare.	· · · · · · _	
			ar payments.	12. \$	425.00
13. F	Ente	rtainment,	clubs, recreation, newspapers, magazines, and bo	oks 13. \$	0.00
14. (Char	itable cont	tributions and religious donations	14. \$	0.00
15. I	Insur	rance.			
[Do no	ot include ir	nsurance deducted from your pay or included in lines 4	or 20.	
1	15a.	Life insura	ance	15a. \$	0.00
1	15b.	Health ins	surance	15b. \$	0.00
1	15c.	Vehicle in	surance	15c. \$	125.00
1	15d.	Other insu	urance. Specify:	15d. \$	0.00
			nclude taxes deducted from your pay or included in line	s 4 or 20.	
	Spec			16. \$	0.00
			ease payments:		
			ents for Vehicle 1	17a. \$ _	0.00
			ents for Vehicle 2	17b. \$ _	0.00
		Other. Sp		17c. \$ _	0.00
		Other. Sp		17d. \$ _	0.00
			of alimony, maintenance, and support that you did		0.00
			your pay on line 5, Schedule I, Your Income (Officia		
			s you make to support others who do not live with	y ou. \$	0.00
	Spec	· —	erty expenses not included in lines 4 or 5 of this fo		noomo
			s on other property	20a. \$	0.00
		Real estat		20a. \$ _	0.00
			homeowner's, or renter's insurance	20b. \$ _	0.00
			nce, repair, and upkeep expenses	20d. \$	
			ner's association or condominium dues	20d. \$ 20e. \$	0.00
			ier's association or condominium dues	· _	0.00
21. (Otne	r: Specify:		21. +\$	0.00
22. (Calcı	ulate your	monthly expenses		
		-	through 21.	\$	2,040.00
2	22b. (Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official	I -	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
			a and 22b. The result is your monthly expenses.	\$	2,040.00
2	220. /	Add line ZZ	a and 22b. The result is your monthly expenses.	Ψ	2,040.00
			monthly net income.		
2	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a. \$	2,190.00
2	23b.	Copy your	r monthly expenses from line 22c above.	23b\$	2,040.00
				_	
2	23c.		your monthly expenses from your monthly income.	220 \$	150.00
		The result	t is your monthly net income.	23c. \$	130.00
24 1	Do 1/	OII OVDOSÉ	an increase or decrease in your expenses within th	a year after you file this farm	2
			an increase or decrease in your expenses within the output expect to finish paying for your car loan within the year or do		
			terms of your mortgage?	, ou outpoor your mongage payment	
_	■ No				
	— 1 1 0 □ Y€		Explain here:		

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Fill in this infor	mation to identify your	case:			
Debtor 1	Shauneese L We				
202101 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official Forr Declarat		ın Individual	Debtor's Scl	hedules	12/15
If two married pe	eople are filing togethe	r, both are equally resp	onsible for supplying cor	rect information.	
					ment, concealing property, or
	8 U.S.C. §§ 152, 1341, 1		ikruptcy case can result ii	n fines up to \$250,000	, or imprisonment for up to 20
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an atto	rney to help you fill out b	ankruptcy forms?	
■ No					
— □ Yes. N	Name of person			Attach Bankr	uptcy Petition Preparer's Notice,
				Declaration, a	and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sur	nmary and schedules filed	d with this declaration	n and
X /s/ Sha	uneese L Webb		X		
	eese L Webb		Signature of I	Debtor 2	
Signatu	re of Debtor 1		-		
Date	May 29, 2018		Date		

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		nation to identify you							
De	ebtor 1	Shauneese L We	Middle Name	Last Name					
	ebtor 2	First Name	Middle Name	Last Name					
	ouse if, filing)								
Ur	nited States Bar	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS					
Case number (if known)					_	☐ Check if this is an amended filing			
St		of Financial A	Affairs for Individ		ankruptcy equally responsible for sup	4/16			
		ore space is needed,). Answer every ques		this form. On the top of an	y additional pages, write yo	ur name and case			
Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before					
1.	What is your	current marital statu	s?						
	☐ Married■ Not marr	ried							
2.	During the last 3 years, have you lived anywhere other than where you live now?								
NoYes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
3. sta					nity property state or territor ico, Texas, Washington and V				
	■ No □ Yes. Mal	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).					
Pa	rt 2 Explain	n the Sources of You	r Income						
4.	Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.								
	□ No ■ Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
From January 1 of current year until the date you filed for bankruptcy:			■ Wages, commissions, bonuses, tips	\$4,000.00	☐ Wages, commissions, bonuses, tips				
			☐ Operating a business		☐ Operating a business				

Official Form 107

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Case number (if known) Document

Debtor 1 Shauneese L Webb

Deb		Debtor 1	Debtor 1				Debtor 2				
			of income that apply.	(bef	oss income fore deductions)	ons and	Sources of income Check all that apply.		Gross income (before deductions and exclusions)		
	last caler nuary 1 to	ndar year: December 3	1, 2017)	■ Wages bonuses,	Vages, commissions, \$11,093.00 uses, tips		☐ Wages, obonuses, tip	commissions, s			
				☐ Operat	ting a business				☐ Operating	g a business	
		dar year bef December 3		■ Wages bonuses,	s, commissions, tips		\$10,	773.00	☐ Wages, of bonuses, tip	commissions, s	
				☐ Operat	ting a business				☐ Operating	g a business	
5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child so unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money colle gambling and lottery winnings. If you are filing a joint case and you have income that you received together, List each source and the gross income from each source separately. Do not include income that you listed in No No Yes, Fill in the details.					ected from laws	uits; royalties; and					
				Debtor 1					Debtor 2		
				Sources of Describe b		eac (bef	oss income to the source fore deductions)		Sources of Describe be		Gross income (before deductions and exclusions)
Par	t 3: Lis	t Certain Pay	ments You	Made Befo	ore You Filed for I	Bankrı	uptcy				
6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? □ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurre individual primarily for a personal, family, or household purpose." □ During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amou paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. A not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. ■ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?							the total amount you and alimony. Also, do				
		■ No. □ Yes	include pay	each credito ments for d	or to whom you paid omestic support ob kruptcy case.						at creditor. Do not include payments to
	Creditor	's Name and	Address		Dates of paymen	nt	Total an	nount paid	Amount you		payment for

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Case number (if known) Debtor 1 Shauneese L Webb

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	☐ Yes. List all payments to an insider.							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment		
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.							
	No☐ Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment		
		, ,	paid	still owe		ditor's name		
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures						
9.	Within 1 year before you filed for bankruptor. List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency		Status of the	he case		
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garni	shed, attache	ed, seized, or levied?		
	Creditor Name and Address	Describe the Property		Date		Value of the property		
		Explain what happened	xplain what happened					
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.							
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was	Amount		
12.	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes							
Par	t 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$6	00 per persor	1?		
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date the g	s you gave jifts	Value		
	Person to Whom You Gave the Gift and Address:							

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Debtor 1 Shauneese L Webb Case number (# known)

14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No □ Yes. Fill in the details for each gift or contribution.								
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co		Describe what you contributed		Dates you contributed	Value			
Par	t 6: List Certain Losses								
15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?								
	□ No■ Yes. Fill in the details.								
	Describe the property you lost and how the loss occurred		the amy insurance coverage for the lot the amount that insurance has paid. Lot g insurance claims on line 33 of Scheo	Date of your loss	Value of property lost				
	2002 Old Intrigue towed by City of Chgo	Propert n/a	<i>y</i> .		9/17	\$500.00			
	Within 1 year before you filed for banks consulted about seeking bankruptcy of Include any attorneys, bankruptcy petition No Yes. Fill in the details. Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Edwin L Feld & Associates, LLC 1 N LaSalle Street Suite 1225 Chicago, IL 60602	ruptcy, di r preparir preparers	ng a bankruptcy petition?	rvices required		Amount of payment \$100.00			
17.	Within 1 year before you filed for banks promised to help you deal with your cr Do not include any payment or transfer the No Yes. Fill in the details. Person Who Was Paid	editors o	r to make payments to your creditor ed on line 16. Description and value of any prop	rs?	Date payment	rty to anyone who Amount of			
	Address		transferred	or transfer was made	payment				
18.	Within 2 years before you filed for bank transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have a second in the course of your include gifts and transfers that you have a second include gifts and transfers that you have a second include gifts and transfers that you have a second include gifts.	our busin ers made a	ess or financial affairs? as security (such as the granting of a s		erty to anyone, othe				
	Person Who Received Transfer Address				ny property or received or debts change	Date transfer was made			
	Person's relationship to you								

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

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Document Page 40 of 57 Case number (if known) Debtor 1 Shauneese L Webb beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust **Date Transfer was** Description and value of the property transferred made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance closed, sold, before closing or Address (Number, Street, City, State and ZIP account number instrument Code) moved, or transfer transferred XXXX-6/17 \$0.00 **Bank of America Checking** Checking PO Box 25118 □ Savings Tampa, FL 33622 ☐ Money Market □ Brokerage □ Other 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, Address (Number, Street, City, State and ZIP Code) have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still have it? Address (Number, Street, City, State and ZIP Code) to it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

Nο

Owner's Name

Yes. Fill in the details.

Address (Number, Street, City, State and ZIP Code)

Where is the property?

(Number, Street, City, State and ZIP

Describe the property

Value

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Shauneese L Webb Debtor 1

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
Rep	ort a	II notices, releases, and proceedings the	hat y	ou know about, regardless of wher	n the	ey occurred.		
24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environr								
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State and ZIP Code)	t	Environmental law, if you know it	Date of notice	
25.	Hav	e you notified any governmental unit o	of any	release of hazardous material?				
	■ No □ Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State and ZIP Code)	t	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
		No Yes. Fill in the details.						
		se Title se Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case	
Pa	rt 11:	Give Details About Your Business or	r Cor	nnections to Any Business				
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?							
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	■ No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill in the details below for each business.							
	Address			escribe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.		
	(NUI	mber, Street, City, State and ZIP Code)	Na	ame of accountant or bookkeeper		Dates business existed		

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Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Filed 05/29/18

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Monies paid for prepetition services needed to limit the financial burden of the firm.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$100.00

toward the flat fee, leaving a balance due of \$3,900.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>May 29, 2018</u>	j II
Signed:	
/s/ Shauneese L Webb	/s/ Edwin L Feld
Shauneese L Webb	Edwin L Feld 6188070
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the am	nounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Shauneese L Webb		Case No.						
		Debtor(s)	Chapter	13					
	DISCLOSURE OF COMP	ENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)					
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the fibe rendered on behalf of the debtor(s) in contemplation	ling of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to					
	For legal services, I have agreed to accept		\$	4,000.00					
	Prior to the filing of this statement I have received	ed	\$	100.00					
				3,900.00					
2.	The source of the compensation paid to me was:								
	■ Debtor □ Other (specify):								
3.	The source of compensation to be paid to me is:								
	■ Debtor □ Other (specify):								
4.	■ I have not agreed to share the above-disclosed con	mpensation with any other person	unless they are mem	bers and associates of my law firm.					
	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the								
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:								
	a. Analysis of the debtor's financial situation, and refb. Preparation and filing of any petition, schedules, sc. Representation of the debtor at the meeting of credd. [Other provisions as needed]	tatement of affairs and plan which	may be required;						
5.	By agreement with the debtor(s), the above-disclosed	fee does not include the following	service:						
		CERTIFICATION							
	I certify that the foregoing is a complete statement of pankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in					
<u> </u>	May 29, 2018	/s/ Edwin L Feld							
L	Oate (Edwin L Feld 618 Signature of Attorne Edwin L Feld & A 1 N LaSalle Stree Suite 1225 Chicago, IL 60602	y ssociates, LLC t						
		312-263-2100 Fa Name of law firm	x: 312-263-9838	<u> </u>					

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Christopher Lawrence 217 N Laramie Ave, Bsmt Chicago, IL 60644

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